

# Double SNAP Dollars Manual for Market Employees



## TABLE OF CONTENTS

<a href="#">What is Double SNAP Dollars? Program Highlights</a> .....	2
<a href="#">Procedures</a> .....	4
- Token Disbursement	
- Vendor Reimbursement	
<a href="#">Invoicing</a> .....	5
<a href="#">Data Tracking and Collection</a> .....	6
<a href="#">Customer Service</a> .....	8
<a href="#">Appendix</a> .....	9
- SNAP-Eligible foods list	
- Sample Token sheet	
- Sample Vendor Reimbursement template	
- Sample SNAP policy for Farmers Markets	

# WHAT IS DOUBLE SNAP DOLLARS? PROGRAM HIGHLIGHTS

## Program Overview

Double SNAP Dollars is a nutrition incentive program that helps food-insecure Montanans afford more fresh, local produce by doubling the purchasing power of their SNAP benefits. For every dollar spent on SNAP-eligible foods at participating farmers markets or farm shares, SNAP recipients receive an extra dollar to spend on fresh, local produce. The goal of the program is to provide a dignified approach for people with limited means to access the quality of food they desire, while supporting local farmers and the Montana economy.

By offering Double SNAP Dollars at your market you are participating in a collaborative effort to improve food access and the local food economy in Montana. Thank you!

## Double SNAP Dollars Sites

Double SNAP Dollars are offered at local food retailers such as farmers markets, Community Supported Agriculture (CSA) programs, and retail grocery stores.

There are sites all across Montana! We highly encourage all sites to cross-promote each other, especially if there are other sites in your region. To see all participating locations, visit the website: [DoubleDollarsMT.com](http://DoubleDollarsMT.com)

## Coordinating Agencies and Technical Assistance

The Community Food and Agriculture Coalition (CFAC) originally piloted the Double SNAP Dollars program and its corresponding regional collaboration in 2016. Currently, there are three regional coordinating agencies that provide technical assistance, structure, and funding for Double SNAP programs in their regions.

Your regional coordinator is happy to help you and your Double SNAP Dollars program in any way possible. Regional Coordinators are listed below:

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## Available Resources

- Promotional Materials: Materials are available to help advertise your program. We also have a checklist of outreach activities you can do in your community. Contact Kim for copies: [kim@missoulacfac.org](mailto:kim@missoulacfac.org)
- Fundraising Resources: All sites in their second year or later help to raise half of their incentive funds. Resources are available to help you with fundraising tasks, including language you can copy and paste for local grant opportunities or business sponsorships. Contact Kim for copies: [kim@missoulacfac.org](mailto:kim@missoulacfac.org)
- Community of Practice: Representatives from all sites are encouraged to participate in the Double SNAP Dollars Community of Practice (COP). The COP provides an opportunity for folks implementing Double SNAP Dollars to discuss questions, concerns, and ideas to improve implementation. Periodic conference calls are also scheduled and facilitated by CFAC. Participation in these calls is not mandatory but is highly recommended. The greater participation, the greater benefit from sharing ideas!
- Website: A website is maintained that includes all Double SNAP Dollars sites and information about the program: [DoubleDollarsMT.com](http://DoubleDollarsMT.com)

## Resource Checklist

CFAC or your regional coordinator will provide you with a zip folder of the following documents. If you do not have these documents, contact Kim: [kim@missoulacfac.org](mailto:kim@missoulacfac.org)

- ☐ Outreach materials
- ☐ Double SNAP Dollars logo
- ☐ Outreach Checklist
- ☐ Data Collection Sheets
- ☐ Fundraising Checklist
- ☐ Editable token sheet
- ☐ Vendor training PowerPoint
- ☐ Double SNAP Dollars Community of Practice Contact List

# PROCEDURES

## Snapshot of how Double SNAP Dollars works at the market

1. Customers visit the SNAP/EBT machine at the market booth to have their Montana Access cards swiped for the dollar amount they would like to spend.
2. Customers are provided SNAP/EBT tokens for the value from their Access card. They are also provided with an equal amount of Double SNAP Dollars tokens (up to the maximum match amount – most markets match up to \$10 or \$20 per customer per market day).
3. Customers pay vendors with their tokens. SNAP/EBT tokens can be used to pay for any SNAP-eligible item. Double SNAP tokens can be used for any fruits or vegetables.
4. At the end of the market, vendors exchange all tokens to the market manager for payment.
5. Accurately record all transactions on the SNAP and Double SNAP Weekly Reports
6. All SNAP and Double SNAP Weekly Reports are submitted to your coordinating agency at the end of each month (see Data Tracking and Collection for more information).

## Token Disbursement

- Follow your SNAP policy and procedures as normal.
- Market employee provides customer with two types of tokens:
  - **SNAP/EBT tokens**, in the dollar amount the customer indicated– these can be spent on any SNAP-eligible item at the market (produce, meat, eggs, honey, milk and baked goods)
  - **Double SNAP tokens**, to match the amount provided in SNAP tokens, up to your site's limit amount- these can be spent on fruits and vegetables only
  - *See the list of eligible products for each token type at the end of this guide*
- NO CHANGE can be exchanged for tokens
- It is best to explain to each customer how the tokens work. (See the Customer Service section for more information)
- Accurately record each transaction in the SNAP and Double SNAP Weekly Report log (see Data Tracking and Collection for more information)

## Vendor Reimbursement

- Follow the same procedure for vendor reimbursement of Double SNAP tokens as you do for SNAP/EBT tokens
- Do not reimburse vendors for Double SNAP tokens if they do not sell fruits, vegetables, or plant starts
- Accurately record the reimbursements made to vendors, and including the value of SNAP reimbursements and Double SNAP reimbursements

### Example Token Disbursement to Customers:

Kim visits your market booth and asks to spend \$10 from her SNAP card, or MT Access Card. You give her \$10 in SNAP tokens + \$10 in Double SNAP tokens. She only spent \$10, but now has \$20 to shop with.

### Example Token Reimbursements to Vendors:

Shay, a vendor, comes to your booth at the end of market with \$20 worth of SNAP/EBT tokens and \$5 worth of Double SNAP tokens. Shay only sells bread, so she was ineligible to accept Double SNAP tokens. You reimburse her for \$20, then explain the Double SNAP tokens and why you can't reimburse her for that \$5.

Frank, a vendor, comes to your booth at the end of market with \$10 worth of SNAP/EBT tokens and \$20 worth of Double SNAP tokens. Frank sells meat, eggs, and produce so he is eligible to accept all forms of tokens. You reimburse Frank for \$30.

**PRO TIP #1:** Order Double SNAP Dollars tokens that look very different from your regular SNAP/EBT tokens (many sites use plastic orange tokens for their Double SNAP tokens). This makes it easier for customers and vendors to tell the tokens apart.

**PRO TIP #2:** Have a printed copy (and laminated if possible) of the token sheets included at the end of this guide available at the market booth. If a customer doesn't understand the difference between the tokens, it is helpful to have a visual to show them. Contact Kim for an editable version of the token sheet. [kim@missoulacfac.org](mailto:kim@missoulacfac.org)

**PRO TIP #3:** Although it is not required for vendors to go through a training to accept SNAP tokens, it is best to provide a training or other resources for them to better understand the program. You can incorporate Double SNAP Dollars information into this training. Opportunities to present this resource to vendors include: in-person training at a market vendor meeting or in a SNAP/Double SNAP Vendor Policy (see examples of such resources at the end of this guide).

*Most vendor confusion about Double SNAP seems to stem from confusion of the SNAP program. Clear guidance from the market will help both the vendor and customer experience, as well as your own!*

## INVOICING

Your regional coordinator will reimburse all or a portion of your Double SNAP Dollars reimbursements, as detailed in your MOU (a memorandum of understanding is signed between all markets and their coordinating agency before the start of the season).

If receiving funding from a coordinating agency, you can invoice your coordinating agency in one of two schedules:

- Half up front at the beginning of the season, then half towards the end of the season
- Retroactively, after each month

Work with your coordinator to find an invoicing schedule that works for both of you.

# DATA TRACKING AND COLLECTION

## Data Tracking and Collection

To date, Double SNAP Dollars has brought 1,000 new customers to participating retailers and served nearly 2,500 customers, representing over \$274,000 spent on local foods. We can't share these successes with our community partners, potential funders, or each other without careful data tracking from each DSD site. This information is also important for us to better understand the impacts of the program.

**Participating in the Double SNAP Dollars program requires certain data be tracked on a weekly basis and submitted to your coordinator on a monthly basis. See example on the next page.**

## Evaluation

Throughout the growing season your regional coordinating agency also coordinates surveys of vendors and customers to get targeted feedback and information about the program. Your coordinating agency may contact you to see if you have the capacity to administer such surveys at your location.

# SNAP & Double SNAP Weekly Reports



# of Pages: \_\_\_\_\_

Date: \_\_\_\_\_

Location: \_\_\_\_\_

MARKET ADMIN	
Paid Staff (name and Hours): _____	# of Volunteers: _____
\$ Spent on Incentive Program: \$ _____ (This can be a best-guess estimate (Include staff and admin time, outreach, supplies, etc.))	

MARKET DAY TOTALS						
SNAP Sales \$		DSD Sales \$		# Produce Vendors:		EDUCATIONAL ACTIVITIES
SNAP reimbursements \$		DSD reimbursements \$		# SNAP Vendors:		Check off activities below
Last 4 digits of card	Total SNAP	Auth. Code	DSD MATCH Given	Total Given	First Time Y/N	Notes
1)						
2)						
3)						
4)						
5)						
6)						
7)						
8)						
9)						
10)						
11)						
12)						
13)						
14)						
15)						
16)						
17)						
18)						
19)						
20)						
<b>Total</b>			<b>Total</b>			

DSD ADMIN USE ONLY			<input type="checkbox"/> SNAP-ED/EFNEP
Check the following totals in FM tracks match this report:			<input type="checkbox"/> Harvest of the Month
TRANSACTIONS	VENDOR REIMBURSEMENT	POST MARKET	<input type="checkbox"/> Nutrition/Health
# Transactions <input type="checkbox"/>	Pay. Redeem/SNAP reimb <input type="checkbox"/>	Vendors <input type="checkbox"/>	<input type="checkbox"/> Cooking Demo
Payment Dist./SNAP Sales <input type="checkbox"/>	Inc. Redeem/DSD reimb <input type="checkbox"/>	Staff/Volunteers <input type="checkbox"/>	<input type="checkbox"/> Kids Activities
Incentives Dist./DSD Sales <input type="checkbox"/>		Education Activities <input type="checkbox"/>	<input type="checkbox"/> Other:

## Market Admin

- # paid staff involved in program admin
- # volunteers involved in program admin
- \$ spent on incentive program (includes staff & admin time, outreach, supplies, etc. Do not include value of incentives. THIS CAN BE A BEST-GUESS ESTIMATE)

## Transactions

- Last 4 digits of customers' EBT cards (this allows us to track individuals)
- Total SNAP (total value of SNAP tokens given to customer)
- Auth Code (voluntary, if you want to track the authorization of each transaction)
- DSD MATCH Given (total value of Double SNAP tokens given to customer)
- Total Given (SNAP + Double SNAP tokens)
- First Time? (If this is the customer's first time to the market, mark Y. If not, mark N)
- Notes (to capture other miscellaneous info)

## Market Day Totals

- SNAP Sales \$ (can be calculated from transaction totals)
- SNAP Reimbursements \$ (reimbursements made to vendors at end of market)
- DSD Sales \$ (can be calculated from transaction totals)
- DSD Reimbursements \$ (reimbursements made to vendors at end of market)
- # of Produce Vendors at market
- # of Other Food Vendors at market (that accept SNAP but not Double SNAP)
- Educational activities: Check off applicable activities offered

## DSD Admin Use Only

This section is to be used by anyone who is entering data in FM tracks to make sure all information has been captured and quality-checked.

# CUSTOMER SERVICE

## General Points

- Treat your SNAP customers just as you would any other customer
- Most customers are extremely grateful for the opportunity to shop at the market and buy more fruits and vegetables with the Double SNAP match
  - Some customers may get frustrated if they get confused or the program was not what they expected – we try to be clear in all of our marketing materials about the program to avoid this as much as possible. If a customer has a complaint about the program, you can refer them to your regional coordinator
- A great opportunity to clear up confusion comes when the actual transaction is being processed. The points below come from market employees who have been implementing Double SNAP Dollars for several years

## Best Practices

1. Confirm the amount the customer wants to spend from their card and how much Double SNAP Dollars they will get **before** processing the transaction. For example:

**Customer:** I'd like \$40 please

**Market Employee:** Great! Do you know about our matching program?

**Customer:** No?

**Market Employee:** We match every dollar you spend from your EBT card, up to \$20. So if you spend \$40, we would give you an extra \$20. That means you'd have \$60 total to spend at the market

**Customer:** Oh! Well then take \$20 off the card.

**Market Employee:** Ok – that means we'll still give you an extra \$20 to match your \$20. So you'll get \$40 total to spend at the market

**Customer:** Yes.

2. Give SNAP/EBT tokens to customers in one stack and the Double SNAP tokens in another stack. When giving the SNAP/EBT tokens, explain that they can be spent on anything SNAP-eligible at the market. When giving the Double SNAP tokens, explain they can be spent only on fruits and vegetables. Sometimes this information needs to be repeated, and this is where it is helpful to have a visual aid such as the token sheet at the end of this manual.

For example:

**Market Employee:** Here are your SNAP tokens. You can spend these on anything SNAP eligible – so you can buy your meats and cheeses and stuff like that with these. And here are your Double SNAP tokens – these you can use to buy fruits and vegetables only.

**Customer:** What can I use these for?

**Market Employee:** Your [wooden] SNAP tokens can buy any of these products (points to token sheet) while your [orange] Double SNAP tokens can only buy fruits and vegetables (points to other side of token sheet)

3. If a customer gets angry, upset or frustrated about something, acknowledge their feeling and try to understand where it originated. Apologize if necessary and always invite them back to the market



## APPENDIX

If you would like editable versions of any of the below documents, contact Kim: [kim@missoulacfac.org](mailto:kim@missoulacfac.org)

### LIST OF ELIGIBLE FOODS FOR FARMERS' MARKET SNAP

#### FRESH VEGETABLES

Asparagus	Artichokes	Beans, green, long or waxed
Beets	Broccoli	Brussels Sprouts
Cabbage	Carrots	Cauliflower
Celery	Chinese Cabbage	Collard Greens
Corn	Cucumbers	Eggplant
Kale	Kohlrabi	Leeks
Lettuce/Tender Greens	Mushrooms	Mustard Greens
Okra	Onions	Parsnips
Peas	Peppers	Potatoes
Pumpkins	Radishes/Horseradishes	Rhubarb
Rutabagas	Spinach	Squash
Sweet potatoes	Swiss Chard	Tomatoes/Tomatillos
Turnips/Turnip Greens	Watercress	Zucchini

#### FRESH FRUITS

Apples	Apricots	Blackberries
Blueberries	Cantaloupe	Casaba Melons
Cherries	Chokecherries	Currants
Gooseberries	Grapes	Honey Dew Melons
Huckleberries	Nectarines	Peaches
Pears	Plums	Raspberries
Strawberries	Watermelons	

#### FRESH HERBS

Basil	Chives	Cilantro	Dill	Fennel
Garlic	Marjoram	Oregano	Parsley	Peppermint
Rosemary	Savory	Sage	Shallots	Spearmint
Tarragon	Thyme			

#### PURE HONEY PRODUCED IN MONTANA

#### OTHER ITEMS

Baked goods	Cheese	
Dried fruit	Eggs	Flavored honeys
Jams/Jellies	Juices	Meat/Chicken
Nuts	Edible Plants (Flower, Herb, Vegetable)	

#### ITEMS THAT CAN NOT BE PURCHASED WITH SNAP

Examples of processed produce or non-foods items that are **prohibited**, including:

Crafts	Prepared Vendor Foods	Alcohol
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## SAMPLE TOKEN SHEET

### Missoula Farmers' Market



#### Regular SNAP EBT Tokens

Use these for all  
SNAP-eligible foods,  
including:



BREADS



DAIRY



FRUITS



VEGGIES AND  
VEGGIE STARTS



MEATS



EGGS



#### Double SNAP Tokens

Use these only for  
*fruits and  
vegetables*



FRUITS



VEGGIES



VEGGIE  
STARTS



MUSHROOMS



HERBS

Please spend your Double SNAP tokens  
as soon as possible so we have enough for everyone  
~ NO CHANGE GIVEN FOR TOKENS ~

## Vendor Reimbursements - LOCATION\_\_\_\_\_

Date:

Voluteer Name and Hours Worked			# of Produce Vendors at Market	
	Bank		# of Other Food Vendors at Market	
	Start Balance			
	End Balance			

Vendor Name	SNAP Total	Double SNAP Coins	Total to Vendor	Notes
TOTALS				Grand TOTAL:

## SAMPLE SNAP POLICY FOR VENDORS

[MARKET LOGO HERE]

### SNAP GUIDELINES FOR [NAME] FARMERS' MARKET

SNAP(Supplemental Nutrition Assistance Program), formerly known as Food Stamps, is a federally funded program that offers nutrition assistance to millions of eligible, low-income individuals and families and provides economic benefits to communities. SNAP is the largest program in the domestic hunger safety net. The Food and Nutrition Service works with State agencies, nutrition educators, and neighborhood and faith-based organizations to ensure that those eligible for nutrition assistance can make informed decisions about applying for the program and can access benefits. FNS also works with State partners and the retail community as well as Farmers' Markets to improve access to healthy food.

At the [NAME] Farmers' Market, will administer a SNAP and Double SNAP Dollar program each week.

How the Program works:

SNAP eligible participants will use the Electronic Benefits Card (EBT) at the [booth name] booth, located at one of the entrance to the Market. They will swipe their card for a designated amount and we will give them Market Coins to spend on SNAP Eligible Products. (see on separate sheet).

Market coins:[ your coin image here]

In addition we also have the Double SNAP Dollar Program. This program is funded for 2018 & 2019 by a FINI (Food Insecurity Nutrition Incentive) grant from the federal government. With these funds we match every SNAP recipient Swipe for \$10 with a match for \$10. The match Coins can ONLY be used for FRUITS and VEGETABLES. Those coins will be in \$1 increments and will be [explain your different coin designation] [insert image]

All Coins will say [market name?] on them.

Program Rules:

- SNAP Coins can be used at Vendors who sell produce, meat, eggs, honey, milk and baked goods.
- They can't be used for hot ready foods or crafts. (see specific list below)
- SNAP coins can be used to purchase bedding plants for growing food! (sorry no flowers)
- SNAP coins are in \$1 and \$2 increments.
- [different designation] SNAP coins can be used to purchase FRUITS AND VEGEABLE ONLY
- No change can be given for ANY COINS.
- At the End of Market Promptly Bring you Coins to the booth located at the beginning of the Market, We will reimburse you directly each week for coins given to you at market.
- Please arrive promptly after [time ends] to receive your reimbursement; our volunteers will leave at [ 30 minutes later] each week.
- If you have any questions about this Program please Contact [your contact info]